



The strength behind your insurance

2020



FOUNDATION
SERIES

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FOUNDATION SERIES

Foundation Series is designed for discerning clients who want reasonably priced medical care and worldwide coverage in times of need. Foundation Series has a wide range of flexible medical benefits to meet your health care needs with the convenience of an all in one plan - medical treatment, maternity, preventative health benefit and personal accident.



DENTAL BENEFITS are optional to match your needs and budget



EMERGENCY ASSISTANCE



Extensive DIRECT BILLING NETWORK IN VIETNAM



WORLDWIDE COVERAGE

SCHEDULE OF BENEFITS (in VND)

	STANDARD	EXECUTIVE	PREMIER
Maximum Benefit For Any ONE Disability and Sequelae Covers normal, usual and customary charges, per disability per lifetime for:	500,000,000	1,000,000,000	2,000,000,000
Treatment Area	WORLDWIDE		

INPATIENT BENEFITS – Covers normal, usual and customary charges for:

	Semi-Private up to 2,000,000/day (Private in Vietnam)	Semi-Private up to 3,000,000/day (Private in Vietnam)	Semi-Private up to 4,000,000/day (Private in Vietnam)
Room and Board (standard room)	Up to limit of Room & Board of the Insured Person		
Parent Accommodation – An extra bed in the same room for a parent accompanying an insured child under 18 years old	3,000,000/day	5,000,000/day	7,000,000/day
Intensive Care Unit, Coronary Care Unit – 15 days maximum per disability per year	As Charged		
Physician's Daily Hospital Visit	As Charged		
Specialist's Fee	As Charged		
Operating Room	20,000,000 per operation	As Charged	As Charged
Surgeon's Fee – Includes pre-surgical assessment and normal post-surgical care for each operation	100,000,000 per operation	200,000,000 per operation	240,000,000 per operation
Anaesthetist's Fee	Up to 30% of eligible Surgeon's Fee		
Pre and Post Hospitalization (including Rehabilitation) – Within 30 days before admission and 90 days after discharge up to	10,000,000 per disability per year	15,000,000 per disability per year	20,000,000 per disability per year
Organ Transplant – Fees for kidney, heart, lung, liver and bone marrow transplants (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person) to a total of This benefit is a lump sum maximum per organ per lifetime and no other policy benefits are payable in respect of Organ Transplant.	100,000,000	200,000,000	300,000,000
Home Nursing – Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days per disability per year	400,000/day	600,000/day	1,000,000/day
Miscellaneous Inpatient Charges – For required diagnostic laboratory tests, x-rays, prescribed medicines; professional fees; blood and plasma; wheel chair rentals; outpatient surgery; surgical appliances and devices; and intra-operative standard prosthetics (as approved by the Company)	80,000,000 per disability per year	140,000,000 per disability per year	210,000,000 per disability per year
Maternity Benefit – Maximum limit per pregnancy after a 12-month waiting period (90 days for miscarriage and therapeutic abortion) up to When both husband and wife are insured, the limit shall be increased by 50%	No	10,000,000	15,000,000
Free New Born cover – Free New Born cover - A child of an Insured Person is eligible for the same medical plan as the Insured Person (or the lower benefit level if both the parents of such child are insured persons and are insured for different levels of benefits) 15 days after the date of birth or the date of discharge - whichever is later. Eligibility is contingent on submission of an application form to the Company. Free New Born Cover extends until the Insured Person's next renewal, free of charge, provided that the Insured Person has been insured under this Policy at least 12 consecutive months and such child qualifies for insurance.	No	Included	Included
Preventive Health Benefit – Annual limit for routine check-up, vaccinations, appliances, vitamins	1,500,000	2,000,000	3,000,000
Burial and Funeral	6,000,000	10,000,000	10,000,000
Personal Accident Benefits	30,000,000	40,000,000	60,000,000

STANDARD

EXECUTIVE

PREMIER

EMERGENCY BENEFITS – Subject to the overall maximum limit per disability

Accidental Damage to Teeth - Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth

10,000,000 per accident

15,000,000 per accident

20,000,000 per accident

Accidental Emergency Outpatient Treatment - For covered accident which has been treated within 24 hours of the accident by the outpatient department of hospital, clinic, doctor's office

As Charged

Emergency Local Ambulance Service

As Charged

24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service

Included

Additional Travel Expenses (following Evacuation) - One economy class airline ticket to return an Insured Person to the Country of Residence

Included

OUTPATIENT BENEFITS: Client can choose any plan

MAXIMUM BENEFIT PER YEAR

24,000,000

36,000,000

48,000,000

Outpatient Benefit - Physician and specialists' fees for office visits, physiotherapist, and chiropractor when referred by the attending physician; and, for required diagnostic laboratory tests, x-rays and prescribed medicines

1,500,000/visit

2,000,000/visit

2,500,000/visit

Alternative Medicines - Fees for visits to homeopath, osteopath, acupuncturist, bonesetter, herbalist and Chinese medicine practitioner; and prescribed herbs up to an annual limit of

5,000,000

OPTIONAL BENEFITS

Dental Benefit 1 – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND5,000,000

Dental Benefit 2 – Covers 80% of normal, usual and customary charges for Eligible Expenses per year up to VND10,000,000

PREMIUM RATES (UNIT: VND1,000)

AGE GROUP		0-5	6-18	19-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75
INPATIENT	STANDARD	4,261	3,984	5,517	6,053	6,513	7,024	7,509	8,684	9,833	12,311	15,323	22,985	34,478
	EXECUTIVE	5,244	4,904	6,717	7,279	7,841	8,480	9,118	10,676	12,260	15,044	20,024	30,036	45,054
	PREMIER	6,473	6,053	10,931	11,851	12,796	13,818	14,303	16,244	18,517	22,476	29,627	44,441	66,662
OUTPATIENT	STANDARD	3,933	3,678	2,760	3,044	3,217	3,983	4,191	4,427	4,628	4,838	5,085	7,627	11,441
	EXECUTIVE	6,039	5,647	4,776	5,722	6,085	6,389	7,970	8,352	8,787	9,172	9,579	14,369	21,553
	PREMIER	7,430	6,948	6,309	7,560	8,020	8,482	10,551	11,036	11,597	12,132	12,673	19,010	28,515

OPTIONAL BENEFITS

Dental Benefit 1	2,100
Dental Benefit 2	3,780

DISCOUNT

3 – 4 Insured Persons	5%
5 – 10 Insured Persons	10%
11 – 20 Insured Persons	15%
21 Insured Persons and above	20%

NOTE

- Smoker has 15% loading.
- These medical plans are available for residents of Vietnam only. Residents in other countries will be subject to individual consideration.

This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy please refer to the policy itself.

Effective from April 1st, 2020



PACIFIC CROSS VIETNAM is a part of an international group managing and designing travel and medical insurance benefits for people living and working in Asia. Pacific Cross Vietnam is a professional Third Party Administrator (TPA) and is **the strength behind your insurance.**

Please contact us for a free consultation!

Provided by:
**HUNG VUONG
ASSURANCE CORPORATION**



**BẢO HIỂM
HÙNG VƯƠNG**



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